

## CHAPTER 13 PLAN

Case No.: \_\_\_\_\_

Debtor(s): James Allen Dailey SS#: xxx-xx-1440 Net Monthly Earnings: 799.52  
Deborah Lee Dailey SS#: xxx-xx-0244 Number of Dependents: 8

## I. Plan Payments:

( ☒ ) Debtor(s) propose to pay direct a total of \$ 800.00 ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly into the plan; or  
 ( ☐ ) Payroll deduction Order: To \_\_\_\_\_ for  
 \$ \_\_\_\_\_ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 48,000.00.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
<b>Internal Revenue Service</b>	<b>Taxes and certain other debts</b>	<b>\$3,800.00</b>	<b>\$54.28</b>

B. Total Attorney Fee: \$ 2,750.00 ; \$0.00 paid pre-petition; \$ 1,870.00 to be paid at confirmation and \$ 720.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
<b>GMAC</b>	<b>\$22,054.00</b>	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor <b>\$400.00</b>	<b>4/2013</b>	<b>\$4,800.00</b>	<b>12</b>	<b>7.00%</b>	<b>\$127.06</b>
<b>Wells Fargo Home Mortgage</b>	<b>\$89,000.00</b>	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor <b>\$734.00</b>	<b>4/2013</b>	<b>\$3,200.00</b>	<b>3</b>	<b>7.00%</b>	<b>\$84.71</b>

## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate
<b>GM Financial</b>	<b>\$184.00</b>	<b>\$18,424.00</b>	<b>\$15,000.00</b>	<b>\$3,424.00</b>	<b>2012 Kia Forte</b>	<b>5.25%</b>
<b>Santander Consumer</b>	<b>\$59.00</b>	<b>\$5,914.00</b>	<b>\$4,687.50</b>	<b>\$1,226.50</b>	<b>2004 GMC Envoy</b>	<b>5.25%</b>

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
<b>-NONE-</b>				

## IV. Special Provisions:

- ☒ This is an original plan.  
☐ This is an amended plan replacing plan dated \_\_\_\_\_.  
☒ This plan proposes to pay unsecured creditors pro rata %.

☒ Other Provisions:

- (1) **Filing Fees of \$281.00 to be paid through plan by Trustee.**  
 (2) **Debtor is in managerial position - need direct pay.**

Name/Address/Telephone/Attorney for Debtor (s)  
**G. John Dezenberg, Jr. ASB-3786-R78G**

Date 3/7/13

**908-C North Memorial Pkwy  
 Huntsville, AL 35801**

Telephone # 256-533-5097

/s/ James Allen Dailey

**James Allen Dailey**

Signature of Debtor

/s/ Deborah Lee Dailey

**Deborah Lee Dailey**

Signature of Debtor